

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

Re: James Eugene Pisa
Elizabeth Janet Pisa

Case No.: 5-18-04767MJC

Chapter 13

Debtor(s)

NOTICE OF FINAL CURE PAYMENT

According to Bankruptcy Rule 3002.1(f), the trustee gives notice that the amount required to cure the pre-petition default in the claim below has been paid in full and the debtor(s) have completed all payments under the plan.

PART 1: MORTGAGE INFORMATION

Creditor Name: Community Bank
Court Claim Number: 003
Last Four of Loan Number: 1806
Property Address if applicable: 200 Carter St, Old Forge

PART 2: CURE AMOUNT

Total cure disbursement made by the trustee:

a.	Allowed prepetition arrearages:	\$3,495.00
b.	Prepetition arrearages paid by the trustee:	\$3,495.00
c.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c):	\$0.00
d.	Amount of postpetition fees, expenses, and charges recoverable under Bankruptcy Rule 3002.1(c) and paid by the trustee:	\$0.00
e.	Allowed postpetition arrearage:	\$0.00
f.	Postpetition arrearage paid by the trustee:	\$0.00
g.	Total b, d, and f:	\$3,495.00

PART 3: POSTPETITION MORTGAGE PAYMENT

Mortgage is paid directly by the debtor(s).

PART 4: A RESPONSE IS REQUIRED BY BANKRUPTCY RULE 3002.1(g)

Under Bankruptcy Rule 3002.1(g), the creditor must file and serve on the debtor(s), their counsel, and the trustee, within 21 days after service of this notice, a statement indicating whether the creditor agrees that the debtor(s) have paid in full the amount required to cure the default and stating whether the debtor(s) have (i) paid all outstanding postpetition fees, costs and escrow amounts due, and (ii) consistent with §1322(b)(5) of the Bankruptcy Code, are current on all postpetition payments as of the date of the response. Failure to file and serve the statement may subject creditor to further action of the court, including possible sanctions.

To assist in reconciling the claim, a history of payments made by the trustee is attached to copies of this notice sent to the debtor(s) and the creditor.

Dated: January 31,2023

Respectfully submitted,

/s/ Jack N. Zaharopoulos
Standing Chapter 13 Trustee
Suite A, 8125 Adams Drive
Hummelstown, PA 17036
Phone: (717) 566-6097
Fax: (717) 566-8313
email: info@pamd13trustee.com

**UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

Re: James Eugene Pisa
 Elizabeth Janet Pisa
 Debtor(s)

Case No.: 5-18-04767MJC

Chapter 13

CERTIFICATE OF SERVICE

I certify that I am more than 18 years of age and that on January 31, 2023 I served a copy of this Notice of Final Cure Payment on the following parties by 1st Class mail from Hummelstown, PA, unless served electronically.

Served Electronically

Tullio DeLuca, Esq
381 N 9th Ave
Scranton PA 18504

Served by First Class Mail

Community Bank N/A
c/o James Shoemaker, Esq
600 Third St.
Kingston PA 18704

James Eugene Pisa
Elizabeth Janet Pisa
200 Carter St
Old Forge PA 18518

I certify under penalty of perjury that the foregoing is true and correct.

Date: January 31, 2023

/s/ Liz Joyce

Office of the Standing Chapter 13 Trustee
Jack N. Zaharopoulos
Suite A, 8125 Adams Dr.
Hummelstown, PA 17036
Phone: (717) 566-6097
email: info@pamd13trustee.com

Disbursements for Claim

Case: 18-04767 JAMES EUGENE PISA

COMMUNITY BANK
201 N UNION ST

OLEAN, NY 14760-

Sequence: 13

Modify:

Filed Date: 11/29/2018 12:00:00AM

Hold Code:

Acct No: 1806

CRAM @ 6%

Amt Sched:	\$3,191.00	Debt:	\$3,495.00	Interest Paid:	\$0.00
Amt Due:	\$0.00	Paid:	\$3,495.00	Accrued Int:	\$0.00
				Balance Due:	\$0.00

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
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0030 COMMUNITY BANK								
003-0	COMMUNITY BANK		01/19/2021	1225875	\$284.12	\$0.00	\$284.12	01/28/2021
003-0	COMMUNITY BANK		12/10/2020	1224073	\$177.58	\$0.00	\$177.58	12/31/2020
003-0	COMMUNITY BANK		11/03/2020	1223206	\$177.58	\$0.00	\$177.58	11/13/2020
003-0	COMMUNITY BANK		09/17/2020	1221280	\$191.60	\$0.00	\$191.60	09/24/2020
003-0	COMMUNITY BANK		08/12/2020	1220245	\$175.62	\$0.00	\$175.62	08/20/2020
003-0	COMMUNITY BANK		07/07/2020	1219171	\$375.21	\$0.00	\$375.21	07/16/2020
003-0	COMMUNITY BANK		06/02/2020	1218174	\$175.63	\$0.00	\$175.63	06/09/2020
003-0	COMMUNITY BANK		05/06/2020	1217229	\$191.59	\$0.00	\$191.59	05/13/2020
003-0	COMMUNITY BANK		03/12/2020	1214748	\$571.04	\$0.00	\$571.04	03/19/2020
003-0	COMMUNITY BANK		01/16/2020	1212081	\$165.51	\$0.00	\$165.51	01/27/2020
003-0	COMMUNITY BANK		12/12/2019	1210689	\$198.62	\$0.00	\$198.62	12/19/2019
003-0	COMMUNITY BANK		11/07/2019	1209383	\$182.07	\$0.00	\$182.07	11/18/2019
003-0	COMMUNITY BANK		09/26/2019	1206999	\$371.94	\$0.00	\$371.94	10/07/2019
003-0	COMMUNITY BANK		08/07/2019	1205599	\$189.94	\$0.00	\$189.94	08/16/2019

<u>Claim</u>	<u>name</u>	<u>Type</u>	<u>Date</u>	<u>Check #</u>	<u>Principal</u>	<u>Interest</u>	<u>Total</u>	<u>Reconciled</u>
						<u>Disb</u>	<u>Descrp</u>	
003-0	COMMUNITY BANK		07/11/2019	1204205	\$66.95	\$0.00	\$66.95	07/19/2019
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						Sub-totals:	\$3,495.00	\$0.00
						Grand Total:	\$3,495.00	\$0.00